

## **EXHIBIT 18**

INDIVIDUAL

ASSURANCE



## 3COM POWER OF \$ZERO™ CUSTOMER AGREEMENT

3Com and Customer enter into this 3Com Power of \$Zero™ Customer Agreement (the "Agreement"), under which 3Com, or its authorized partners, shall provide, maintain, and support all of Customer's eligible Public Access Services, as identified in the 3Com Power of \$Zero Services Schedule ("Schedule A"), and in accordance with the 3Com Power of \$Zero Service Level Agreement ("Schedule B") and the 3Com Power of \$Zero Additional Terms ("Schedule C") collectively referred to as the "Terms." Customer further agrees to enter into a 3Com designated Funding or Rental Agreement ("Funding Agreement"), under which Customer shall obtain its selected 3Com Technologies ("Equipment") and other value options as identified below. This Agreement and the Terms, which are incorporated herein by reference, constitute the entire understanding between the parties and supersede any prior agreements or understandings.

- Customer agrees that the total monthly payment obligation associated with the Agreement is:  
\$ 3339.18 ("Monthly Payment")
- Customer's total Monthly Payment amount will hereafter include both the Customer's Public Access Services and the amortized value of the option selected herein.
- Customer's acceptance of the Agreement is based upon Customer's election of the following (please initial choice to show election):  
☒ the Equipment Option with a value of \$181,900.00;  
☐ the Cash Rebate Option in the amount of \$21,715.82; or  
☐ both the Equipment Option and one-half of the Cash Rebate Option in the amount of \$192,757.91 (Requires automatic renewal under an equal term on the 60<sup>th</sup> month following the Effective Date of the Agreement)
- Customer agrees that acceptance of the Funding Agreement is subject to Customer being credit approved.
- Customer agrees that 3Com acceptance of this Agreement is subject to Customer's credit approval, circuit availability, financial validation, and Customer executed Funding Agreement.
- Customer agrees that he/she has had an opportunity to evaluate the 3Com Power of \$Zero™ Solution, read the attached Schedules, and ask any questions regarding the 3Com Power of \$Zero™ Solution. Having done so, he/she voluntarily agrees to enter into this Agreement for 72 months.

Executed on this 20<sup>th</sup> day of February, 2007

Individual Assurance Co dba Life, Health & Accident  
("Customer")

By: [Signature]

Title: Vice President - HR

Add: \_\_\_\_\_

C, S, Z: \_\_\_\_\_

("Customer's Place of Business")

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_